

# Ask

# SHIP



LOCAL HELP FOR PEOPLE WITH MEDICARE

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**Q: I can't keep up with all of the changes involved with my Medicare. Should I reapply for Extra Help and when? What other important dates do I need to know?**

A: The Centers for Medicare and Medicaid Services and the Social Security Administration send mailings throughout the year to help remind you of important dates. Some require action on your part while others do not. The following is a list of some of the mailings you may expect to receive during 2011. Most of these letters are color coded to make them easier to identify.

## **MAY**

**Social Security LIS and MSP Outreach Notice** - sent to people who may be eligible for the Medicare Savings Program and the Low Income Subsidy Program that they should apply.

**LIS Choosers Reminder Notice (tan)** - sent to those already receiving Extra Help to remind them that they may switch their drug plan.

## **SEPTEMBER**

**Social Security Notice to Review Eligibility for Extra Help** - sent to those selected for review to tell them they should check whether they continue to qualify for Extra Help. If you receive this notice, be sure to respond within 30 days or your Extra Help may end.

**Plan Annual Notice of Change (ANOC) and Evidence of Coverage (EOC)** - sent by your current plan by September 30 outlining their 2012 formulary, benefit design, and/or premium changes.

**Plan LIS Rider** - sent by September 30 to all people who qualify for Extra Help stating how much help they'll get in 2012 towards their Part D premium, deductible, and copayments by Sept. 30.

**Notice of Creditable Coverage** - sent by employer/union and other group health plans by September 30 to tell all Medicare-eligible enrollees whether or not their drug coverage is creditable.

**Loss of Deemed Status Notice (grey)** - sent to anyone who no longer automatically qualifies for Extra Help as of January 1, 2012. If you receive this notice, be sure to apply for Extra Help through the Social Security Administration, Medicaid office, or local SHIP site.

**"Medicare & You" 2012 Handbook** - mailed to all Medicare households. This booklet covers important Medicare topics and frequently asked questions.

## **OCTOBER**

**Plan Non-Renewal Notice** - sent by October 2 to those whose plan is leaving the Medicare program in 2012 will get notices from their plans. If you receive this notice, you will need to choose a new plan for 2012.

**Change in Extra Help Co-payment Notice (orange)** - sent to those who still automatically qualify for Extra Help, but their co-payment levels will change starting January 1, 2012.

**Reassignment Notice – Plan Termination (blue)** - sent to those whose current Medicare drug plan is leaving the Medicare Program and they will be reassigned to a new Medicare drug plan effective January 1, 2012, unless they join a new plan on their own by December 7, 2011. Review the details of the new plan and decide if you would like to choose a different plan than what is assigned to you in early December.

**Reassignment Notice – Premium Increase** - sent to auto-enrollees whose current Medicare drug plan premium is increasing above the regional LIS premium subsidy amount, and they will be reassigned to a new Medicare drug plan effective January 1, 2012, unless they join a new plan on

their own by December 7, 2011. If you receive this letter, you will have to pay the difference between the subsidy amount and the new premium. Review the details of the plan and decide if you would like to choose a different plan than what is assigned to you in early December.

**MA Reassignment Notice** - sent to those with Extra Help whose current Medicare Advantage (MA) plan is leaving the Medicare Program. They will be re-assigned to a Medicare drug plan effective January 1, 2012 if they don't join a new MA or PDP plan on their own by December 7, 2011. Review the details of the plan and decide if you would like to choose a different plan than what is assigned to you in early December. If your health plan included drugs, you'll need to choose new health coverage or return to Original Medicare.

## **NOVEMBER**

**LIS Choosers Notice (tan)** - sent to those who get Extra Help and chose a Medicare drug plan on their own that their plan's premium is changing, and they'll have to pay a portion of their plan's premium in 2012 unless they join a new \$0 premium plan. Review the details of the plan and decide if you would like to choose a different plan for 2012.

**CMS Non-Renewal Reminder Notice** - sent to those who don't get Extra Help and whose plan is leaving the Medicare Program that they need to choose a new plan for 2012.

**Social Security Part B & Part D Income-Related Premium Adjustment Notice** - tells higher-income consumers about income-related Part B and Part D premium adjustments.

**Social Security LIS Redetermination Decision Notice** - Social Security begins mailing notices letting people know whether they still qualify for Extra Help in the coming year. If you receive this notice and believe the decision is incorrect, you have the right to appeal by contacting Social Security.

## **December**

**Social Security Benefit Rate Change (BRI) Notice** - tells people about benefit payment changes for the coming year due to cost of living increases, variations in the premiums that are withheld, etc.

**Reassign Formulary Notice (blue)** - informs people who get Extra Help and were affected by reassignment which of the Part D drugs they took in 2011 will be covered in their new 2012 Medicare drug plan.

For help on these and many other Medicare related issues, call SHIP for help at 1-800-452-4800, TTY 1-866-846-0139 or online at [www.medicare.in.gov](http://www.medicare.in.gov).

## **Important Dates to Remember**

### **Open Enrollment**

**October 15, 2011– December 7, 2011**

You can change your Medicare health or prescription drug coverage for 2012.

### **Coverage Begins**

**January 1, 2012**

If you switched or joined a plan, your new coverage will begin January 1, 2012. New costs and coverage changes also begin if you kept your existing coverage.

### **You can join, switch, or drop a Medicare Advantage Plan at these times:**

- When you first become eligible for Medicare (the 7-month period that begins 3 months before the month you turn 65, includes the month you turn 65, and ends 3 months after the month you turn 65).
- If you get Medicare due to a disability, you can join during the 3 months before to 3 months after your 25th month of disability.
- If you are eligible for the Extra Help to pay for your drugs, you may change plans on a monthly basis.
- **NEW**—Between October 15–December 7 in 2011. Your coverage will begin on January 1, 2012, as long as the plan gets your enrollment request by December 7.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. To schedule an appointment with SHIP, call 1-800-452-4800, TTY 1-866-846-0139 or visit [www.Medicare.IN.gov](http://www.Medicare.IN.gov) to find your local site.